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ABSTRACT

This document consists of a series of tables that display data derived from a survey of 33 companies that provide employer supported caregiver programs for the elderly. The tables outline the following information: (1) factors enhancing employer-supported eldercare development; (2) factors inhibiting employer-supported eldercare development; (3) determinants of employer-provided eldercare; (4) types of benefits offered; (5) future eldercare benefits; (6) companies with eldercare programs compared to companies without; and (7) specific aspects of eldercare programs. A list of employer benefits and policies is appended. (TE)

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# EMPLOYER SUPPORTED CAREGIVER PROGRAMS: THE GOOD NEWS AND THE BAD NEWS

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**TABLE 1**
**FACTORS ENHANCING EMPLOYER-SUPPORTED ELDERCARE DEVELOPMENT**

**DEMOGRAPHICS:**

1. More women in the workforce = greater work-family conflict and pressures to resolve them
2. More older women in the workforce, who are most likely to care for disabled spouse, older (75+) frail relatives
3. Increased median age of the work force and greater employee demand
4. Fewer young entry level workers and emphasis on retention of current, older workers
5. Older workers in their 40s and 50s often work for large employers which are more likely to offer new benefits

**BENEFITS MILIEU:**

1. Greater awareness of top management and benefits staff about work-family conflicts and their costs
2. Increased emphasis on greater benefit flexibility to enhance employee satisfaction
3. Greater union emphasis on family benefits packages, and on eldercare
4. Eldercare can be a very low intensity, low cost benefit

**ADVOCACY AND PUBLIC POLICY**

1. Greater advocacy by gerontological community, benefits staff and consultants
2. Greater media attention to aging society and issues such as eldercare
3. Tie-in with corporate social responsibility
4. Family leave and health benefits currently are important public policy agenda items

**TABLE 2**
**FACTORS INHIBITING EMPLOYER-SUPPORTED ELDERCARE DEVELOPMENT**

**DEMOGRAPHICS:**

1. Demographics of 2020-2050 are "real", but companies deal with current workforce needs - child care
2. Median workforce age will not escalate sharply by 2000 (especially true for regions with high immigration and birth rates)
3. Older women, like men, likely to terminate employment via early retirement, obviating a lot of eldercare demand
4. Eldercare is a longer range issue (especially because Depression baby cohort is relatively small) and businesses operate on a much shorter time span

**BENEFITS MILIEU:**

1. Smaller employers, the largest source of jobs, do not routinely offer new benefits
2. Top management awareness does not equal employer action
3. Whole benefits area undergoing redefinition and retailoring, not necessarily expansion - focus is on retiree health, long term care insurance, child care, and drugs in the workplace
4. Benefits issues driven by cost concerns, but costs of eldercare programs not well researched
5. Smaller union membership means lesser efficacy in benefits bargaining
6. Participation in eldercare programs not always as anticipated
7. Eldercare may be tougher problem to solve (e.g. lack of community resources)
8. Lack of trained managers and Employee Assistance Program (EAP) staff

**ADVOCACY AND PUBLIC POLICY:**

1. Advocacy for dependent care is not a joint, sustained enterprise of aging and women's organizations
2. Eldercare not usually defined as family and medical leave issue

**TABLE 3**
**DETERMINANTS OF EMPLOYER-PROVIDED ELDERCARE**

**Sample**

Purposive
- Companies known to have developed dependent care (child care/elder care) programs
- A group of 27 companies affiliated with the Andrus Center
- A select group of California employers
- Companies clustered in 4-5 industry types

**Survey**

66 questionnaires sent
33 responses
- Response rate: 50%
- Nearly 70% of those answering the questionnaire were human resource/benefits managers and employee counselors

**Determining Factors**

- Company demographics: Size, age, gender
- Company cognition: Awareness levels, philosophy, sources of information
- Benefits package:
  - Current benefit offerings and their use for eldercare
  - Current eldercare benefits
  - Future offerings with family care giving and specific eldercare perspectives

Internal development of eldercare programs factors inhibiting and influencing current and future

**Results**

13 companies with eldercare program
19 companies without eldercare program
1 no knowledge

Demographics

Large (67% with >10,000 employees)

Workforce

Significantly but not predominantly female (30% with >60% women workers, 25% of all companies have women managers comprising 11-20% of all managers)

Age (65% with average age of 35-44)

Company cognition:

Individual responder's awareness of employee-caregiving issues (42%)

Company awareness

Employee-care giver problems: Moderately aware (33%)
Eldercare: A moderately important issue (48%)
Philosophy: Obligation to assist employee caregivers (55%)

Organization's information sources about employee caregiving needs.

Primary: Newspaper articles (66%); business journals (63%); professional conferences (47%); employee demand (41%); officers' personal experience (38%)

Most influential sources: Employee demand, business journals, professional conferences

Characteristic ways to identify needs: Employee surveys, human resource personnel, professional conferences

Current Benefits Offered:

Generic:

>90% offer vacation/sick/personal leave
>70%/ <90% offer EAP, seminars, preretirement planning, I&R
>50%/ <70% offer DCAP, reimbursement accounts, flexible hours.
0% offer daycare vouchers.

Used for eldercare

>60%/<70% vacation/personal leave
>50%/<60% EAP
>30%/<40% DCAP, I&R, flex hours, seminars
19% don't know
0% Offsite and sponsored day care

Eldercare specific

>90% offer I&R
>70%/<90% offer seminars EAP
>40%/<70% offer family leave, DCAP, support groups

Future benefits:

Generic:

>40%/ <50% seminars, I&R
>30%/ <40% personal leave, flex hours, support groups
>20%/ <30% EAP, DCAP, cafeteria

Eldercare:

>40%/ >50% seminars, I&R
>30%/ <40%: seminars, family care leave
≥20%/ <30%: DCAP, flex hours

Inhibiting factors: High costs, lack of awareness about employee caregiving issues, lack of information about program development

Facilitating factors: Top management support, employee demand, reasonable program costs

**TABLE 4**
**TYPES OF BENEFITS OFFERED**
**PERCENT OF COMPANIES REPORTING**

SURVEY OF 33 COMPANIES
**OVERALL BENEFITS OFFERED**

| Type of Benefit Offered | % |
|---|---|
| Vacation time | 97 |
| Sick leave | 91 |
| Personal leave | 91 |
| Employee Assistance Program (EAP) | 82 |
| Employee Seminars | 79 |
| Preretirement planning | 76 |
| Information and referral (I&R) | 73 |
| Dependent Care Assistance Plans (DCAP) | 64 |
| Reimbursement accounts | 55 |
| Flexible hours | 52 |
| Family illness/care days/ leave | 42 |
| Cafeteria plans | 42 |
| Support groups | 24 |
| Sponsored off-site day care | 9 |
| On-site dependent day care | 3 |
| Cost matching for respite care | 3 |
| Vouchers for day care | 0 |

SURVEY OF 33 COMPANIES
**OVERALL BENEFITS USED FOR ELDERCARE**

| Type of Benefit Used | % |
|---|---|
| Vacation time | 66 |
| Personal leave | 66 |
| EAP | 56 |
| DCAP | 38 |
| I&R | 38 |
| Flexible hours | 34 |
| Employee seminars | 34 |
| Family illness/care days/ leave | 34 |
| Sick leave | 25 |
| Don't know | 19 |
| Cafeteria plans | 16 |
| Support groups | 13 |
| Reimbursement accounts | 9 |
| Cost matching for respite care | 3 |
| Vouchers for day care | 0 |
| Sponsored off-site day care | 0 |
| On-site dependent day care | 0 |

1989 FORTUNE/HANCOCK SURVEY
OF LARGE COMPANIES
**POLICIES, BENEFITS FOR ELDERCARE**

| Type of Policy, Benefit | % |
|---|---|
| Personal days off | 67 |
| Health benefits for dependents | 63 |
| Contributions to agencies serving elderly | 53 |
| EAP with eldercare | 39 |
| I&R | 26 |
| DCAP | 18 |

SURVEY OF 33 COMPANIES:
**ELDERCARE BENEFITS OFFERED BY 12 COMPANIES WITH ELDERCARE PROGRAM**

| Type of Benefit | % |
|---|---|
| I&R | 92 |
| Employee seminars | 77 |
| EAP | 70 |
| Family illness/care leave | 62 |
| DCAP | 46 |
| Support groups | 46 |
| Flexible hours | 39 |
| Reimbursement accounts | 23 |
| Matching for respite care | 8 |
| Supervisor training | 8 |

## TABLE 5
## FUTURE ELDERCARE BENEFITS

SURVEY OF 33 COMPANIES

FAMILY CAREGIVING BENEFITS MOST LIKELY TO BE OFFERED
(25 COMPANIES RESPONDING)

| Type of Benefit | % |
|---|---|
| Employee seminars | 48 |
| I&R | 44 |
| Personal leave | 36 |
| Flexible hours | 36 |
| Support groups | 32 |
| EAP | 28 |
| Cafeteria plans | 24 |
| DCAP | 24 |

ELDERCARE DEVELOPMENT WITHIN NEXT 2 YEARS
(20 COMPANIES RESPONDING)

| Type of Benefit | % |
|---|---|
| I&R | 45 |
| Employee seminars | 35 |
| Family care leave | 35 |
| DCAP | 20 |
| Flexible hours | 20 |

1989 FORTUNE/HANCOCK SURVEY

FUTURE ELDERCARE DEVELOPMENT

| Type of Benefit | % |
|---|---|
| DCAP | 18 |
| I&R | 16 |
| Newsletter information | 13 |
| Seminars | 13 |

Table 6
SURVEY OF 33 COMPANIES
COMPANIES WITH ELDERCARE PROGRAMS (ECPs)
COMPARED TO COMPANIES WITHOUT (NECPs)

## COMPANY DEMOGRAPHICS

### Size

**ECPs**

38% with work force of 5,001 - 10,000; 23% with work force of 50,001 - 100,000; 15% with work force of 1,001 - 5,000

**NECPs**

53% with work force of 10,001 - 50,000; 16% with work force =< 100

### Gender

**ECPs**

Nearly 40% have women employees = 61 - 70% of their work force
45% have work force that is > 60% women
0% have work force that is < 20% women

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23% with women managers = 21 - 31% of all managers
30% with women managers > 40% of all managers

**NECPs**

32% with women employees = 41 - 50% of their work force
22% have work force that is > 60% women
11% have work force that is < 20% women
11% do not know the proportion of women employees

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32% with women managers = 11 - 20% of all managers
16% with women managers = 31 - 40% of all managers

### Age

**ECPs**

69% with work force age 25 - 44 years

**NECPs**

74% with work force age 25 - 44 years

## COMPANY COGNITION

### Individual Responder's Awareness of Work-Caregiving Conflicts

**ECPs**

62% very aware
0% not aware

**NECPs**

32% very aware
11% not aware

### Company Awareness

**ECPs**

Employee caregiver problems

38% extremely aware
0% not aware

Eldercare importance

46% moderately important
15% extremely important
0% rated eldercare below moderate importance

Philosophy

92% strive to develop innovative benefits to help employees with family concern
7% provide because competitors do

**NECPs**

Employee caregiver problems

23% extremely aware
16% not aware

Eldercare importance

53% moderately important
16% not important
42% rated eldercare below moderate importance

Philosophy

26% strive to develop innovative benefits to help employees with family concern
21% not aware of work caregivers conflicts, but if they exist, would develop benefits to meet needs
16% coping with family caregiving burdens is employee's responsibility

COMPANY COGNITION (cont.)

Information Sources

**ECPs**

Initial: 54% professional conferences; 46% business journals, newspaper articles, personal experiences of officers

Most Influential: 38% employee demand; 31% personal experience of officers; 23% business journals

**NECPs**

Initial: 79% newspaper articles; 74% business journals; 42% professional conferences, employee demands

Most Influential: 26% business journals, newspaper articles; 16% non-print media

Characteristic Ways of Identifying Employee Needs

**ECPs**

46% formal employee surveys
46% through human resource personnel
38% through supervisors

**NECPs**

37% through human resources personnel
21% through supervisors

## CURRENT BENEFITS OFFERED

### Generic

**ECPs**

100% offer vacation time; sick leave; I & R; employee seminars; EAP
92% offer personal leave
85% offer preretirement planning
77% offer DCAPs
69% offer family illness days, reimbursement accounts
62% offer support groups

**NECPs**

100% offer vacation leave
95% offer personal leave
89% offer sick leave
74% offer EAP, preretirement planning
68% offer employee seminars

### Benefits Used for Eldercare

**ECPs**

92% personal leave; I & R
85% vacation time
77% EAP
69% DCAPs, employee seminars
62% family illness days
46% flexible hours, sick leave
7% do not know

**NECPs**

58% vacation time, personal leave
37% EAP
32% do not know
26% flexible hours
21% DCAPs

FUTURE BENEFITS

Generic Family Caregiving

**ECPs**

38% cafeteria plans
31% personal leave, flexible hours
23% family illness days

**NECPs**

58% employee seminars
47% I & R
37% support groups
32% vacation time, EAP, family illness

Edercare

**ECPs**

15% flexible hours, family illness days, I & R

**NECPs**

37% I & R
32% seminars
26% family illness days
16% support groups, DCAPs

Inhibitive Factors for Expansions / Development

**ECPs**

31% lack employee demand
15% lack of community resources
**Comments**: Silence of employees re: conflicts, Workload demands preclude support group participation, High costs of 800#

**NECPs**

31% lack of employee demand
15% lack of community resources
**Comments**: Too many things ahead of EC on the agenda
-> Long term care benefit issue and costs
-> Lack of senior management commitment

Facilitating Factors for Expansion / Development in Next 2 Years

**ECPs**

23% support of top management
15% employee response to existing programs

**NECPs**

53% support from top management
32% increased employee demand
26% development of programs by competitors
**Comments**: More involvement with child care

Table 7
SURVEY OF 33 COMPANIES
**SPECIFIC ASPECTS OF ELDERCARE PROGRAMS**

Duration of Programs

Nearly 75% of ECPs are less than 2 years old

Satisfaction Level with Existing Programs

8% totally satisfied
77% are some what satisfied
8% neutral
8% totally dissatisfied

Satisfactory Aspects

-> Enthusiastic reception by users of I & R or seminar
-> Seminars
-> meeting needs we know about
-> Good referral resources, good referral system for long distance caregivers ( > 100 miles away)
-> Counseling about illness and death at no cost through EAP
-> Has not been the problem that childcare has

Reservations

-> Too soon to judge
-> Information services great but do not solve all eldercare problems

Need for Improvement

-> Communication about program existence
-> Low utilization, need to reach more people
-> Need more community resources for eldercare
-> National network needed
-> More support needed from lower level managers
-> Unknown

## EMPLOYER BENEFITS AND POLICIES

Family care leave, family illness hours, sabbatical leave

Vacation time, personal sick leave

Flextime, flex place, job sharing, permanent part-time

Newsletter articles, video, brochures, corporate reference library

Employee seminars, support groups

Preretirement planning, postretirement counseling

Employee Assistance Program (EAP)

Training of counselors in eldercare issues

Individualized search for community resources

Hotline access

Dependent Care Assistance Program (DCAP)

Flexible benefit ("cafeteria") plan - (e.g., dependent care spending account)

Reimbursement accounts, prepaid accounts (PPAs)

Health benefits coverage for dependents

Cost matching for respite care

Vouchers for day care

On-site adult care/intergenerational care

Support of organizations providing adult day care or assistance to seniors